



Order Filed on July 5, 2018 by  
Clerk U.S. Bankruptcy Court  
District of New Jersey

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY  
Caption in Compliance with D.N.J. LBR 9004-1(b)

Denise Carlon, Esquire  
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Westmont, NJ 08108  
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dcarlon@kmllawgroup.com  
Attorneys for Secured Creditor  
MidFirst Bank

In Re:  
Carlos E. Chirino  
  
Debtors.

Case No.: 17-13630 JKS

Adv. No.:

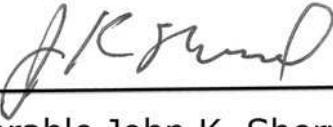
Hearing Date: 6/14/18 @ 11:00 a.m..

Judge: John K. Sherwood

**ORDER CURING POST-PETITION ARREARS & RESOLVING CERTIFICATION OF  
DEFAULT**

The relief set forth on the following pages, numbered two (2) through two (2) is hereby  
**ORDERED.**

**DATED: July 5, 2018**

  
Honorable John K. Sherwood  
United States Bankruptcy Court

**(Page 2)**

Debtors: Carlos E. Chirino

Case No: 17-13630 JKS

Caption of Order: ORDER CURING POST-PETITION ARREARS AND RESOLVING  
CERTIFICATION OF DEFAULT

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This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, MidFirst Bank, Denise Carlon appearing, upon a motion to vacate the automatic stay as to real property located at 1465 37th Street, North Bergen, NJ 07047-2305, and it appearing that notice of said motion was properly served upon all parties concerned, and this Court having considered the representations of attorneys for Secured Creditor and Herbert B. Raymond, Esquire, attorney for Debtors, and for good cause having been shown

It is **ORDERED, ADJUDGED and DECREED** that as of June 18, 2018, Debtors are due for the March 2018 through June 2018 for a total post-petition default of \$7,467.33 ( 1 @ \$1,492.71, 1 @ \$1,513.22, 4 AO payments @ \$1,270.13, 3 late charges @ \$59.70, 1 late charge @ \$60.52, less suspense \$858.74); and

It is further **ORDERED, ADJUDGED and DECREED** that a lump sum payment of \$2,000.00 is to be paid within 7 days of this order; and

It is further **ORDERED, ADJUDGED and DECREED** that the balance of the arrears in the amount of \$5,467.33 shall be added to the affidavit of amount due and paid through Debtors' Chapter 13 plan; and

It is further **ORDERED, ADJUDGED and DECREED** that the debtor is to file a modified plan and schedules within 20 days of this order; and

It is further **ORDERED, ADJUDGED and DECREED** that regular mortgage payments are to resume July 1, 2018 (Note: the amount of the monthly mortgage payment is subject to change according to the terms of the note and mortgage); and

It is further **ORDERED, ADJUDGED and DECREED** that for the Duration of Debtors' Chapter 13 bankruptcy proceeding, if any of the cure payments or regular monthly mortgage payments are not made within thirty (30) days of the date said payment is due, Secured Creditor may obtain an Order Vacating Automatic Stay as to Real Property by submitting a Certification of Default to the Court indicating such payment is more than thirty days late, and Debtors shall have fourteen days to respond; and

It is further **ORDERED, ADJUDGED and DECREED** that a copy of any such application, supporting certification, and proposed Order must be served on the Trustee, Debtors, and Debtors' counsel at the time of submission to the Court; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor is hereby awarded reimbursement of fees and costs in the sum of \$200.00 for attorneys' fees, which is to be paid through Debtors' Chapter 13 plan and the certification of default is hereby resolved.

**Certificate of Notice Page 3 of 3**  
**United States Bankruptcy Court**  
**District of New Jersey**

In re:  
 Carlos E Chirino  
 Debtor

Case No. 17-13630-JKS  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
 Form ID: pdf903

Page 1 of 1  
 Total Noticed: 2

Date Rcvd: Jul 06, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 08, 2018.

db +Carlos E Chirino, 1465 37th Street, North Bergen, NJ 07047-2305  
 aty +Peter N Davis, Peter N. Davis & Associates, LLC, TD Banknorth Building,  
     100 Hamilton Plaza, Ste 420, Paterson, NJ 07505-2116

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 08, 2018

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 6, 2018 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor MIDFIRST BANK dcarlon@kmllawgroup.com,  
 bkgroup@kmllawgroup.com  
 Herbert B. Raymond on behalf of Debtor Carlos E Chirino bankruptcy123@comcast.net,  
 jeff.raymond@comcast.net;raymondmail@comcast.net;carol-raymond@comcast.net;bankruptcyattorneys@co  
 mcast.net/herbertraymond@gmail.com;carbonell\_c@hotmail.com;kdelyon.raymond@gmail.com  
 Marie-Ann Greenberg magecf@magtrustee.com  
 U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 4